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Atty. Dkt. No. 037607-0120

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

Title: ONLINE MORTGAGE
QUALIFICATION AND
APPLICATION SYSTEM AND
PROCESS

Appl. No.: 09/593,106

Filing Date: 06/13/2000

Examiner: Subramanian, N.

Art Unit: 3624

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AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop FEE AMENDMENT
Commissioner for Patents
P.O. Box 1450
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Sir:

This communication is responsive to the Non-Final Office Action dated April 10, 2003, concerning the above-referenced patent application.

Applicant has enclosed with this amendment a Petition for Extension of Time to make this response timely.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 13 of this document.

Please amend the application as follows:

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